IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Robertson, et al. Application No.: 10/601118 Art Unit: 3623 Filed: 6/23/2003 Examiner: Title: Risk Classification Methodology R. David Rines

Attorney Docket No.: RF010906USNP

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT

Dear Examiner Rines:

Please amend the claims of the above referenced application as follows.

Respectfully Submitted

/Mark Nowotarski/

Reg. No. 47,828

Agent for Applicant